

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.: 18-20295-MBK

Francis C. Potenza and Inga R. Potenza

Judge: Kaplan

Debtor(s)

Chapter 13 Plan and Motions

- Original Modified/Notice Required Date: 11/11/2020
 Motions Included Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

- DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: LMP

Initial Debtor: FCP

Initial Co-Debtor: IRP

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 373.00 per month to the Chapter 13 Trustee, starting on 11/01/2020 for approximately 31 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,965.00
IRS	2017 FEDERAL INCOME TAX	\$770.74
STATE OF NEW JERSEY	2017 STATE INCOME TAX	\$478.28

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

US BANK, NA

Consumer Portfolio Svc

Santander Consumer USA

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
- Not less than _____ percent
- Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Lee M. Perlman, Esquire _____
- 3) Secured Creditors _____
- 4) Priority Creditors/Unsecured Creditors _____

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Loan modification has been approved.

Explain below **how** the plan is being modified:

Removing loan modification language and mortgage arrears. US BANK, NA is now unaffected in the plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 11/11/2020

/s/ Francis C. Potenza
Debtor

Date: 11/11/2020

/s/ Inga R. Potenza
Joint Debtor

Date: 11/11/2020

/s/ Lee M. Perlman
Attorney for Debtor(s)

In re:
Francis C. Potenza
Inga R. Potenza
Debtor(s)

Case No. 18-20295-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Nov 12, 2020

User: admin
Form ID: pdf901

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Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2020:

Recip ID	Recipient Name and Address
db/jdb	Francis C. Potenza, Inga R. Potenza, 608 Riverside Ave, Toms River, NJ 08757-1006
517544472	+ A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706
517544473	Acupath Laboratories, 28 S Terminal Dr, Plainview, NY 11803-2309
517544474	Allaire Foot & Ankle, 2211 Route 88 E, Brick, NJ 08724-3271
517544477	Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407
517544478	+ Banfield Pet Hospital, 1331 Nixon Dr, Moorestown, NJ 08057-3249
517544479	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
517544480	Burlington Laboratories Inc, 199 Main St, Burlington, VT 05401-8309
517544481	+ Cap1/bstby, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
517544483	+ Citibank/Best Buy, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517544488	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
517544495	Genoscientific LLC, 5755 Hoover Blvd, Tampa, FL 33634-5340
517544496	Hamilton Surgery Center, LLC, 1445 Whitehorse Mercerville Rd Ste 101, Trenton, NJ 08619-3834
517544497	High Focus Centers, 299 Market St Ste 130, Saddle Brook, NJ 07663-5321
517544498	Hilltop Nursery School, 1917 Rt 37 W, Toms River, NJ 08757-2374
517544499	+ IC System, PO Box 64378, Saint Paul, MN 55164-0378
517544501	Laboratory Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
517544504	+ Mark J. Schwitz, D.D.S., 4687 Highway 9 North, Howell, NJ 07731-3384
517544505	Medical Radiology Group, PO Box 11268, Lancaster, PA 17605-1268
517544507	Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
517598597	+ SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
517841627	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
517544508	+ Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244
517544511	# Shore Imaging PC, 1166 River Ave Ste 102, Lakewood, NJ 08701-5600
517544512	+ Slomins Inc., 125 Lauman Ln, Hicksville, NY 11801-6539
517544513	Sprinklers Sales & Service, PO Box 65, Lakehurst, NJ 08733-0065
517544515	Susskind & Almallah Eye Associates, 20 Mule Rd, Toms River, NJ 08755-5028
517544519	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
517544518	+ Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
517894721	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517588442	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517544520	Trenton Anesthesiology Associates PA, 416 Bellevue Ave, Trenton, NJ 08618-4513
517941529	U.S. Bank National Association as Legal Title Trus, POB 814609, Dallas, TX 75381-4609
518888674	+ US Bank NA, Legal Trustee for Truman 2016 SC6, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
518888675	+ US Bank NA, Legal Trustee for Truman 2016 SC6, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619, US Bank NA, Legal Trustee for Truman 201 c/o Rushmore Loan Management Services 92619-2708
517544521	Urology Care Alliance, Formerly University Urology Assoc Of NJ, 3131 Princeton Pike Ofc PK Bldg 4 Ste212, Lawrenceville, NJ

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08648-2201

- 517544524 + Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 517544525 Wachovia Mortgage/world Savings And Loan, Attn: Bankruptcy Dept.(T7419-015), PO Box 659558, San Antonio, TX 78265-9558
 517588526 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
 517663843 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 40

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 12 2020 23:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 12 2020 23:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517544476	Email/Text: bkrpt@retrievalmasters.com	Nov 12 2020 23:45:00	AMCA, PO Box 1235, Elmsford, NY 10523-0935
517544475	Email/Text: ally@ebn.phinsolutions.com	Nov 12 2020 21:59:00	Ally Financial, Attn: Bankruptcy Dept, PO Box 130424, Roseville, MN 55113-0004
517651272	Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 00:10:27	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517544482	+ Email/Text: bankruptcy@cavps.com	Nov 12 2020 23:45:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
517664755	+ Email/Text: bncmail@w-legal.com	Nov 12 2020 23:45:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517544484	Email/Text: documentfiling@lciinc.com	Nov 12 2020 21:58:00	Comcast Bankruptcy Department, Attn: Jackie Gaynor, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2604
517544485	Email/Text: ebn@rwbjh.org	Nov 12 2020 23:45:00	Community Medical Center, PO Box 29969, New York, NY 10087-9969
517544486	+ Email/Text: bankruptcy@consumerportfolio.com	Nov 12 2020 23:45:00	Consumer Portfolio Svc, Attn: Bankruptcy, PO Box 57071, Irvine, CA 92619-7071
517544487	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 13 2020 00:10:21	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
517544490	Email/Text: bnc-bluestem@quantum3group.com	Nov 12 2020 23:46:00	Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517544491	Email/PDF: gecsed@recoverycorp.com	Nov 13 2020 00:10:15	Ge Capital, PO Box 960061, Orlando, FL 32896-0061
517544492	Email/PDF: gecsed@recoverycorp.com	Nov 13 2020 00:11:54	Gecrb/ Old Navy, Attention: GEMB, PO Box 103104, Roswell, GA 30076-9104
517544493	Email/PDF: gecsed@recoverycorp.com	Nov 13 2020 00:11:54	Gecrb/jc Penny, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517544494	Email/PDF: gecsed@recoverycorp.com	Nov 13 2020 00:13:27	Gemb/walmart, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517544500	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 12 2020 23:44:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114-0326
517662061	Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 00:10:27	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517544506	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 12 2020 23:45:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255

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517673201	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 13 2020 00:10:25	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
517673208	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 13 2020 00:12:04	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517615649	Email/Text: bnc-quantum@quantum3group.com	Nov 12 2020 23:45:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517616507	Email/Text: bnc-quantum@quantum3group.com	Nov 12 2020 23:45:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517544509	+ Email/Text: bk-notification@sps-law.com	Nov 12 2020 21:59:00	Schachter Portnoy, LLC, 3490 US Route 1, Princeton, NJ 08540-5920
517544510	+ Email/Text: bankruptcy@senexco.com	Nov 12 2020 21:58:00	Senex Svcs, 3333 Founders Road, Indianapolis, IN 46268-4933
517544516	Email/PDF: gecsed@recoverycorp.com	Nov 13 2020 00:13:27	Synchb/strauss, PO Box 965036, Orlando, FL 32896-5036
517547471	+ Email/PDF: gecsed@recoverycorp.com	Nov 13 2020 00:13:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517544517	+ Email/PDF: gecsed@recoverycorp.com	Nov 13 2020 00:13:27	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517544522	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Nov 12 2020 21:58:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
517544523	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Nov 12 2020 21:58:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
517544526	+ Email/Text: bnc-bluestem@quantum3group.com	Nov 12 2020 23:46:00	Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517544502	*	Laboratory Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
517544503	*	Laboratory Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
517544514	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court., State of New Jersey, PO Box 283, Trenton, NJ 08602
517605241	*+	Santander Consumer USA Inc, POB 961245, fort Worth, TX 76161-0244
517544489	##+	Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 11, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank National Association as Legal Title Trustee for Truman 2016 SC6 Title Trust bk@rgalegal.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Lee Martin Perlman	on behalf of Debtor Francis C. Potenza ecf@newjerseybankruptcy.com mcdoherthy@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Joint Debtor Inga R. Potenza ecf@newjerseybankruptcy.com mcdoherthy@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7